

Exhibit 2

Fwd: Startup Business Presentation

From: Andrew Endicott [REDACTED]
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Date: Mon, 13 Jul 2015 04:01:01 +0000
Attachments: CreditBridge - Financing Partner Deck (July 2015).pdf (611.88 kB)

Check it out!

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CreditBridge

Financial Tools for a Borderless World



Opening the American Credit System to Newcomers

CreditBridge is filling a gap in the American credit structure and enabling expats to live fuller lives

The Expat Credit Problem

- New arrivals face difficulties getting credit
 - Credit cards, apartment leases, mortgages, etc.
- Lack of credit history is the problem
 - No SSN / U.S. payment history
 - Inconsistent data collection regimes
- Those who do qualify confront high interest rates and low borrowing limits
 - Even with H1B1

Fact: Approximately 750,000 immigrants / expats arrive each year in the U.S.

Credit Gaps with Other Groups

- Students, young people are also “new arrivals” to the credit data regime
 - Significant family resources can be a source of financial stability
- People with past credit trouble can be good borrowing risks despite past data

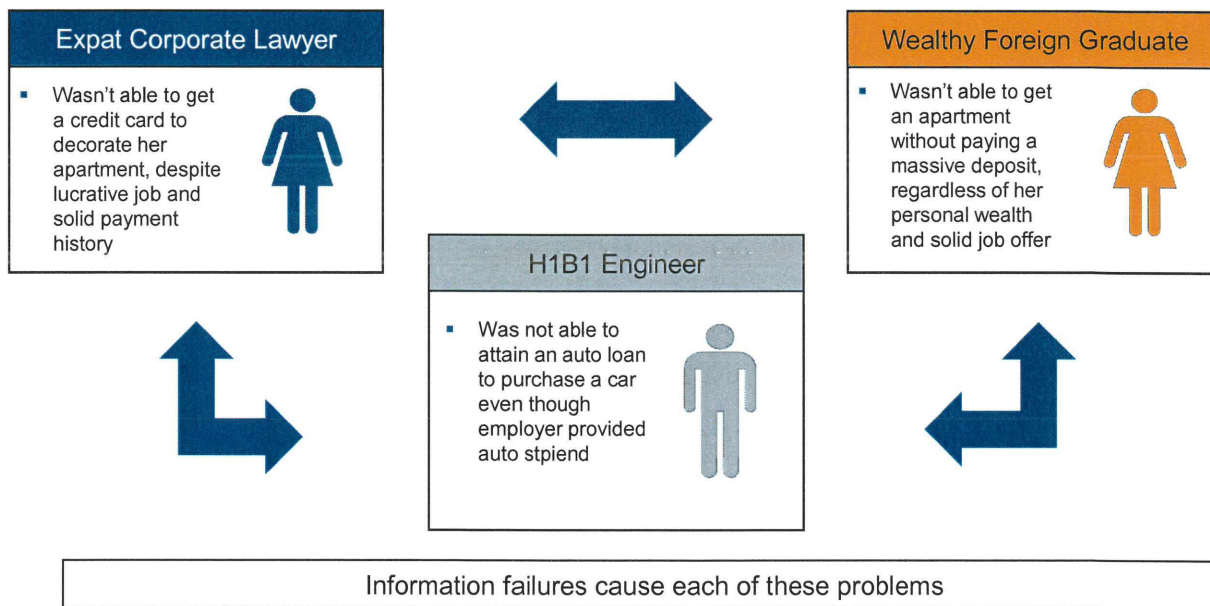
CreditBridge Solves Information Gap

- CreditBridge – alternative lending platform
 - Branded secured cards build credit
 - Evolution to traditional card lending as borrower repayment data grows
 - Partner banks facilitate custodianship, borrowing, and payment systems



Getting Hung Up in the American Credit Machine

The American system of credit can trip expats up, regardless of their past financial responsibility





A Large, Un-addressed, Rapidly-Growing Market

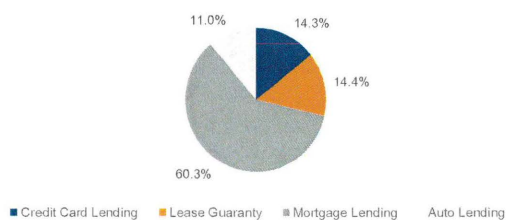
The expat consumer credit market is largely ignored by existing financial institutions despite its significant size

Market Size

- Potential addressable market of \$5.2bn
 - Credit card lending
 - Lease guaranties
 - Mortgage lending
 - Auto lending

Potential Industry Revenue by Category

- Significant potential from credit card; mortgage demand is large long-term vertical

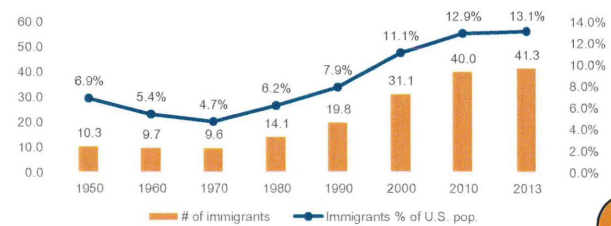


Geographic Potential

- China and India (27% combined) are biggest, but Canada and Pakistan are also large
- Significant business potential from affluent expats from Europe, Asia

U.S. Foreign Born Population

- Secular trend of larger foreign born population both on absolute and relative basis





Growth Opportunity for Partners

CreditBridge offers significant revenue opportunities for partner banks

Partnership Fundamentals

- Bounty/ interchange fee revenue for CB
- Interchange / interest revenue for banks

Strategic Importance for Partners

- High-yield asset; revenue opportunity
- Develops high-LTV customers for cross-selling

Illustrative Vertical Revenue - Expat / Immigrant Secured Cards Only			
CreditBridge		Financing Partners	
Potential Customer Pool ⁽¹⁾	2,297,944	Potential Customer Pool ⁽¹⁾	2,297,944
Annual Cardholder Bounty	\$50.00	Interchange Exchange Fee %	1.5%
Approval Bounty Revenue	\$114,897,218	Interchange Fee Share Retained	80.0%
Active Usage Rate	65.0%	Avg. Card Transaction Volume	\$20,000
Active Usage Bounty	\$100.00	Total Interchange Revenue	\$551,506,644
Active Usage Bounty Revenue	\$149,366,383	Potential Customer Pool ⁽¹⁾	2,297,944
Total Bounty Revenue	\$264,263,600	Average Balance	\$1,500
Potential Customer Pool ⁽¹⁾	2,297,944	Interest Rate	15.0%
Interchange Exchange Fee %	1.5%	Total Interest Revenue	\$517,037,479
Interchange Fee Share Retained	20.0%		
Avg. Card Transaction Volume	\$20,000		
Total Interchange Revenue	\$137,876,661		
Total CreditBridge Revenue	\$402,140,261	Total Partner Revenue	\$1,068,544,123

(1) Figures derived from aggregate retention of annual 723,762 immigrant inflows as follows: 80%, 60%, 40%, 20%, 10%, 5%, 2.5%



Fragmented Competitive Landscape

A number of entities serve portions of the expat consumer credit market although none directly

Credit Score Providers	Next Generation Banking	Credit Card Providers

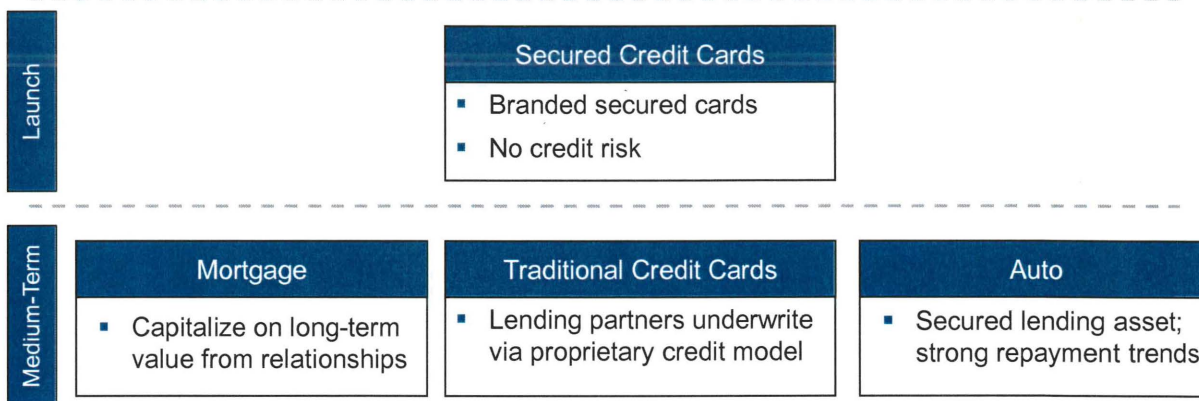


Phased Product Development

The Company will launch with prepaid credit cards, followed by traditional credit cards and other options in the medium-term

Product Assortment – Initial Focus on Secured Credit Cards

- | | |
|---|---|
| ▪ Partnerships with credit card issuer banks | ▪ Credit reporting provided |
| ▪ Customers deposit funds for secured card | ▪ Regular reporting to bureaus |
| ▪ Bank lends against security | ▪ Improves borrower credit quickly |
| ▪ Brand dedicated to building borrower credit | ▪ Over time, raises credit limit above security |





Strong Revenue Drivers

Several sources of leverage with customers and partners will power strong revenue streams

Primary Credit Card Revenue Drivers

- Multiple revenue streams:
 - Credit card bounties
 - Paid by bank upon opening account
 - Incentive-based compensation for bringing in active customers
 - Transaction fees
 - Interchange fee sharing arrangement with issuer bank
 - Membership fees
 - Up to \$100 per year
 - Interest income
 - Interest revenue earned from revolving credit borrowings

Ancillary Credit Card Revenue Drivers

- Proprietary credit model
 - Apples-to-apples scoring with FICO
- Digital affiliate marketing fees
- Partner affiliate fees
 - Financial planning software, next-gen asset managers, payments

Market Recognition of Value in Credit Data

- TransUnion has filed an S-1 for its IPO slated to occur later in 2015 for approximately \$4bn of equity value





Credit Modeling

CreditBridge's proprietary credit model assesses risks and informs the lending process

Modeling Inputs

- Incorporates traditional data, data from secured card program, state-of-the-art analysis
 - Traditional data:
 - Net worth, income, payment history
 - Secured card data
 - Existing borrower payments analyzed
 - Cutting-edge analysis
 - Next-gen data analytics
 - Foreign credit data extraction
 - Consent / Opt-in
 - Relationships with credit bureaus

Product Impact

- Enables product that evolves with consumer
 - Credit-limit gradually rises above security
 - Leads to higher transaction volume
 - More customers retained; higher LTV

What Makes Our Model Different?

- Unique capability and relationships to locate and extract international credit history data
- Focus and knowledge of specific needs / risks of expat borrowers in the United States



Attracting Quality Borrowers

The Company's unique blend of marketing techniques will enable it to ensure a steady supply of quality borrowers

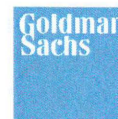
Marketing Outreach

- Targeted strategy to reach audience while minimizing cost of acquisition
- Marketing Channels:
 - Digital
 - Social Media (e.g., Facebook)
 - Paid Search
 - Partner Marketing / Referrals
 - Employers of high-income expats / foreign nationals
 - Professional employers (e.g., law firms, investment banks, consulting firms, technology firms)
 - H1B1 Visa-assistance groups

Target Customers

- Primary target customer
 - English-speaking professional having entered in the United States recently
- Ancillary target customer
 - College students, underbanked individuals
- Relationships with key partners will facilitate outreach to these groups

Key Marketing Partnerships





Perceived Risks and Realities

Despite the presence of a few risks, CreditBridge has a roadmap for overcoming foreseeable obstacles

Lack of Need	<ul style="list-style-type: none"> Few alternatives are available for people with sparse credit history Market research reveals this is an issue for millions of people Credit is essential to modern consumer life
Difficulty to Achieve Scale	<ul style="list-style-type: none"> Almost 750,000 new arrivals entered in 2013 Large percentage of new arrivals population are financially robust Ancillary markets (e.g., students) reach into millions of borrowers
Difficulty Modeling Risk	<ul style="list-style-type: none"> Alternative credit scoring systems have been in use for decades Pull such practices into U.S. based on substantial global precedent International risk models exist but are ignored / disregarded
Regulatory Risk	<ul style="list-style-type: none"> Willingness to work with existing bank risk management protocol Credit card assets fit into existing regulatory regime (e.g., FDIC) Know-your-customer risks are manageable



CreditBridge Team and Follow-up

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- University of Arkansas (2009)
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Visit www.credit-bridge.com for ongoing updates